



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 3624
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.111

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JAN 15 2004

GROUP 3600

Honorable Commissioner of Patents
Washington, DC 20231

Sir:

In response to the Office Action mailed November 3, 2003, please amend the subject application as follows and consider the corresponding Remarks.